# REFERENCES


1. Akkunoor, Pradeep (2005) "Impact of Basel II on the Indian Banking Sector", Basel II Norms – Implications on Business. The ICFAI University Press. pp 127-132.
2. Andersen, Lene (2004) "Basel II: The Path to Promoting Financial Stability in the Asian and Pacific Region", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 106-123.
3. Arora, Anju (2010) "Credit Risk Management Practices: Indian Banking Experience " Prajnan: Journal of Social and Management Sciences. Vol.39 No.3.
4. Asian Banker's Association (2004) "Comments by Central Banks", The New Basel Accord – Implementation Perspectives. The ICFAI University Press. pp 121 -130.
5. Ayadi, Rym and De Rossi, Francesco (2007) "Practical Implications of the New Basel Capital Accord for the European Banking System: Results and Analysis of an Industry Survey", Basel II Norms – Implications on Business. The ICFAI University Press. pp 178-197.
6. Babashetti, Vaijanath (2010) "Credit Risk Management at Banks – The Way Ahead", Contemporary issues and challenges in the Banking and Financial Sector in India. Excel Books. New Delhi. pp 277-283
7. Bagchi, S.K. (2008) "Basel Principles of Interest Rates Risk Management: Implications for Indian Banking", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 193-212.
8. Banerjee, Arindam (2004) "Basel II: Are Indian Banks Prepared?", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 135 – 145.
9. Cannata, Francesco and Quagliariello, Mario (2009) "Role of Basel II in Subprime Crisis: Guilty or Not Guilty?" Carefin Working paper, University Bocconi.
10. Deb, Satyajit (2006) "Implementation of Basel 2 in India: A Crucial Journey", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 146-152.
11. Deloitte (2008) "From Framework to Execution- Effective Planning and Implementation of Basel II Accord in Asia - Pacific", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 22-47.
12. European Council Bulletin "The New Basel Capital Accord: Main Features", Basel II Norms – Implications on Business. The ICFAI University Press. pp 11- 25.

13. Gupta, Vineet and Srinivasan, Karthik (2005) "Basel II Accord: Impact on Indian Banks", Basel II – Implications on Business. The ICFAI University Press. pp 115-126.
14. Guruprasad (2011) "Indian Banking Industry – Basics to Basel", International Journal of Research in Commerce, Economics and Management. Vol – 1. Issue no.8. pp 59-68.
15. Hugar, B S (2010) "Credit Risk Management: A Study on Credit Risk Identification and Risk Management Policies", Contemporary issues and challenges in the Banking and Financial Sector in India. Excel Books. New Delhi. pp 262-267.
16. Institute of International Bankers (2004) "Comments by Central Banks", The New Basel Accord – Implementation Perspectives. The ICFAI University Press. pp 131-143.
17. Jovic, Dean and Soeteber, Scot (2007) "Basel II Implementation in Asia: Who's Ahead?" Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 49-57.
18. Keefe, David (2005) "Banks fear Basel II Effects on Developing Countries", Basel II – Implications on Business. The ICFAI University Press. pp 57-63.
19. Krishna, Prasad P S (2006) "Basel II imperatives vis-a-vis Changing Trends in Customer Profile", Basel II Norms – Implications on Business. The ICFAI University Press. pp 50-56.
20. Kupiec, Paul H (2006) "Financial Stability and Basel II", Division of Insurance and Research, Federal Deposit Insurance Corporation.
21. Mahanta Monoshree and Kakati Munindra (2011) "Effectiveness of Internal Rating Systems in Public Sector Banks in India", IUP Journal of Bank Management. Vol. 10, No.3. pp 7-33.
22. Marshall David, Tebbutt, Peter, Toritani Reiko, Srivastava Ambreesh and Hansen Martin Kim (2008) "Implementation of Basel II in Asia: Future Plans and progress to date", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 58-77.
23. Marshall David, Tebbutt, Peter, Toritani Reiko, Srivastava Ambreesh and Hansen Martin Kim (2008) "Overview of Basel II and its Implications for Asia", Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 78-105.
24. Munstermann, Beate and Jacob, David (2005) "Basel 2 and Banks: Key Aspects and likely Market Impact", Basel II – Implications on Business. The ICFAI University Press. pp 26-49.
25. Perraudin, William (2006) "Securitization in Basel II", Imperial College and Risk Control Limited.

26. Petrou, Karen Shaw (2005) “Basel II Regulation: US Market and Competitiveness Implications”, Basel II – Implications on Business. The ICFAI University Press. pp 141-161.
27. Phuskele, Preeti (2005) “Basel II and SME Financing”, Basel II – Implications on Business. The ICFAI University Press. pp 64-71.
28. Randall, Wray (2006) “Can Basel II Enhance Financial Stability? A Pessimistic View”, Basel II – Implications on Business. The ICFAI University Press. pp 91-112.
29. Redak, Vanesa and Jager, Johannes (2007) “Austrian Banks’ lending and Loan Pricing Strategies against the Background of Basel II”, Basel II – Implications on Business. The ICFAI University Press. pp 162-177.
30. Reddy, Y V (2006) “Challenges and Implications of Basel II for Asia”, Basel II Norms – Implications on Business. The ICFAI University Press. pp 133-140.
31. Reserve Bank of India (2004) “Comments by Central Banks”, The New Basel Accord – Implementation Perspectives. The ICFAI University Press. pp 51-64.
32. Salmon, John and Robertson, Struan (2007) “Basel II: An Introduction to the Capital Adequacy Accord and the Capital Requirements Directive”, Basel II – Implications on Business. The ICFAI University Press. pp 3-10.
33. Seshaiah Venkata S Satish, Y M and Ujalambkar, Jalauk M (2009) “Credit Risk Management Through Credit Default Swaps” Contemporary issues and challenges in the Banking and Financial Sector in India. Excel Books. New Delhi. pp 284-294.
34. , Ravinder Arora and Kharbanda Rohit (2005) “Relevance of Basel II Norms: An Indian Perspective”, Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 164-182.
35. Sharma, Manoranjan (2006) “The Long Road to Basel II – Implications for Indian Banks”, Basel II – Implications for Asia Pacific Region. The ICFAI University Press. pp 183-192.
36. Singh Manmeet and Vyas R K (2011) “The Impact of Portfolio Risk on Performance of Scheduled Commercial Banks in India”, IUP Journal of Bank Management. Vol 10, No.3. pp 34-48.
37. Sinha, Pratap Ram (2006) “Risk Management of Securitisation Transaction: Implications of Basel II”, Basel II – Implications on Business. The ICFAI University Press. pp 72-90.

38. Sitheswaran, K and Pradeep, Raj S (2010) “Challenges and Opportunities of Indian Banking Industry”, Contemporary issues and challenges in the Banking and Financial Sector in India. Excel Books. New Delhi. pp 461-470.
39. Suarez, Rojas Liliana (1999) “Can International Capital Standards Strengthen Banks in Emerging Markets”, Institute for International Economics Working Paper.
40. Suresh N, Kumar, Anil and Gowda, D M (2008) “Management of Credit Risk in State Bank’s Group”, Contemporary issues and challenges in the Banking and Financial Sector in India. Excel Books. New Delhi. pp 268-276.